

**Rating Agency and Minimum Rating  
in the Classification of Securities Other Than  
Sharia Money Market Securities Owned by Bank**

Rating Agency	Investment Rating			
	Categorized Qualifying and Rated Current		Rated Substandard	
	Short-term Securities	Medium- and Long-term Securities	Short-term Securities	Medium- and Long-term Securities
<b>Moody's</b>	<b>P-3</b>	<b>Baa3</b>	<b>NP</b>	<b>Ba1</b>
<b>Standard and Poor's</b>	<b>A-3</b>	<b>BBB-</b>	<b>B</b>	<b>BB+</b>
<b>Fitch Ratings</b>	<b>F-3</b>	<b>BBB-</b>	<b>B</b>	<b>BB+</b>
<b>Indonesian Stock Rating (Pefindo)</b>	<b>idA4</b>	<b>idBBB-</b>	<b>idB</b>	<b>idBB+</b>
<b>Kasnic Credit Rating Indonesia</b>	<b>K-4</b>	<b>BBB-</b>	<b>K-5</b>	<b>BB+</b>